

June 26, 2006 Dear Whoever it May Concern, My wife and I have been independent business owners with the Quixtar opportunity for several years. This family business and the solid leadership we have been privileged to associate with have given us the extra income and wisdom to allow Patti the joy of raising our children without the burden of a full-time job. This has had such a positive impact on our family that I have deep-rooted concerns over anything that might put our family-life in jeopardy. As a tax-paying citizen, I would like to stress my thoughts and concerns about the new FTC proposed rule. On one hand, I am in favor of legislation that would help eliminate those organizations that mar our industries reputation because of their dishonesty, lack of integrity and short-term view of business. Our organization has always strived to operate with honesty, integrity and long-term vision; qualities that seem to be lacking in today's society. On the other hand, I am totally against "broad-brush" rules that would penalize legitimate business owners like ourselves who's honest intentions and efforts would be threatened by such rules. I would pray that you consider my comments and take them to heart: Eliminate the requirement of a 7-day Waiting Period. Our business model has never been based deception and we go to great efforts to ensure that every prospective IBO has a good understanding of our business prior to them registering. Further, every IBO can get their money back if they are not satisfied. I believe a 7-day waiting period would only slow down and hinder the growth of legitimate businesses. Eliminate the requirement for a list of 10 references prior to registration. Much of our business is based on expanding our business teams to new demographics and areas of the country. In many cases, it would be impossible (or at least difficult) to compile a list of 10 existing IBOs in that area. Once again, this requirement would do more harm to legitimate businesses than good. Eliminate the requirement for a list of all lawsuits, arbitrations, or other legal claims for the past 10 years involving Quixtar or its IBOs where the plaintiff alleged fraud, misrepresentation, or unfair trade practices - regardless of whether or not the accusation was true. Our society is bombarded with biased and misleading information from the media and the internet; information that often has no substantiation. This rule would be ignored by dishonest companies and would only worsen the spread of biased and misleading "complaints." Once again, this requirement would do more harm to legitimate businesses than good. Eliminate the requirement for a disclosure for every income claim, and require a simple, standard, easily understood disclosure such as "average monthly gross income for 'active' IBOs." Eliminate the requirement to provide personal financial documents to back up any income claim. Being required to openly disclose an individual IBO's personal financial records to the general public appears to be a violation of privacy and serves no real proof that the overall business opportunity is legitimate. This in no way reflects the variable of individual effort as it relates to financial success. In no other business venture is this personal information a requirement. I believe IBOs should possess substantiation for any claim when required by an investigation by the FTC or similar state agencies. In summary, I applaud the efforts of the FTC in keeping a viable industry honest and credible. I ask that you consider my concerns, as I believe they represent the concerns of my peers who depend on their businesses as a means for raising solid families. Sincerely, Dean M. Kirschner kirschNET,